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7 UNITED STATES DISTRICT COURT
8 WESTERN DISTRICT OF WASHINGTON
9 AT SEATTLE

10 FIRST FED BANK, a Washington state
commercial bank,

11 Plaintiff

12 v.

13 INDIANA WATER TECHNOLOGY LLC, an
14 Indiana Limited Liability Company, David A.
Schroeder, an individual, and Sarah Schroeder,
15 an individual,

16 Defendants

17
18 INDIANA WATER TECHNOLOGY LLC, an
Indiana Limited Liability Company, David A.
Schroeder, an individual, and Sarah Schroeder,
19 an individual,

20 Counterclaim Plaintiffs,

21 v.

22 FIRST FED BANK,

23 Counterclaim Defendant,

24 INDIANA WATER TECHNOLOGY LLC, an
Indiana Limited Liability Company, David A.
Schroeder, an individual, and Sarah Schroeder,
25 an individual,

NO. 3:24-CV-5730-TL

**APPENDIX TO INDIANA WATER
TECHNOLOGY LLC, DAVID A.
SCHROEDER, AND SARAH
SCHROEDER'S ANSWER,
COUNTERCLAIMS, AND THIRD
PARTY CLAIMS FOR DAMAGES AND
EQUITABLE RELIEF**

1 Third Party Plaintiffs,

2 v.

3 FIRST NORTHWEST BANCORP,
4 NORMAN TONINA, CRAIG CURTIS,
5 JENNIFER ZACCARDO, CINDY FINNIE,
6 DANA BEHAR, MATTHEW DEINES,
7 SHERILYN ANDERSON, GABRIEL
8 GALANDA, LYNN TERWOERDS, JOHN
9 DOES 1-10,

10 Third Party Defendants.

11 Attached please find the Appendix to Indiana Water Technology LLC, David A.
12 Schroeder, and Sarah Schroeder's Answer, Counterclaims, and Third Party Claims for
13 Damages and Equitable Relief (ECF 014).

14 DATED this October 31, 2024.

15 K&L GATES LLP

16 s/John T. Bender

17 John T. Bender, WSBA No. 49658
18 925 Fourth Avenue, Suite 2900
19 Seattle, Washington 98104-1158
20 Telephone: 206-370-5871
21 Email: john.bender@klgates.com

22 *Counsel for Defendant, Counterclaim*
23 *Plaintiff, and Third-Party Plaintiff*
24 *Indiana Water Technology LLC*

25 CORR CRONIN LLP

s/ Jack M. Lovejoy

Jack M. Lovejoy, WSBA No. 36962
Kristen F. Barnhart, WSBA No. 51135
1015 Second Avenue, Floor 10
Seattle, WA 98104-1001
Telephone: 206-625-8600
Email: kbarnhart@corrchronin.com

Email: jlovejoy@corrchronin.com

*Counsel for Defendants, Counterclaim
Plaintiffs, and Third-Party Plaintiffs
David A. Schroeder, and Sarah Schroeder*

1 **CERTIFICATE OF SERVICE**

2 I, Suzanne M. Petersen, declare as follows:

3 I certify under penalty of perjury under the laws of the state of Washington that on
4 October 31, 2024, a true and correct copy of the foregoing document was sent for service on
5 the following persons as indicated below via ECF and electronic mail:

6 Gregory R. Fox, WSBA No. 30559
7 Andrew G. Yates, WSBA No. 34239
8 Devon McCurdy, WSBA No. 52663
9 Dailey Koga, WSBA No. 58683
10 LANE POWELL PC
11 1420 Fifth Avenue, Suite 4200
12 P.O. Box 91302
13 Seattle, Washington 98111-9402
14 Ph. 206.223.7000
15 Fax: 206.223.7107
16 foxg@lanepowell.com
17 YatesA@LanePowell.com
18 mccurdyd@lanepowell.com
19 kogad@lanepowell.com

20 *Attorneys for Plaintiff*

21 DATED October 31, 2024 in Seattle, Washington.

22 /s/ Suzanne M. Petersen
23 Suzanne M. Petersen
24 Legal Assistant
25

APPENDIX A

ØŠÖÖ
GEG ÁCŬĀÍ ĄKGÁÚT
SŲŌĀUWŲVY
UMUÒUWĀUWŪVĀŎŠÜS
ØZŠÖÖ
ÔUÛĀKĖ ĖĖĖ I FÌ Ě ÀÙCE

SUPERIOR COURT OF WASHINGTON FOR KING COUNTY

FIRST FED BANK, a Washington state bank
corporation,

Plaintiff,

VS.

IDEAL PROPERTY INVESTMENTS, LLC, a
Washington limited liability company;
Defendant.

No. 24-2-08418-5 SEA

JUNE 28, 2024 DECLARATION OF KEVIN
NOONEY

SUBMITTED IN SUPPORT OF PACIFIC
PARTIES' RESPONSE TO RECEIVER'S
MOTION FOR INSTRUCTIONS

JUNE 28, 2024 DECLARATION OF KEVIN NOONEY – 1

CORR CRONIN LLP
1015 Second Avenue, Floor 10
Seattle, Washington 98104-1001
Tel (206) 625-8600
Fax (206) 625-0900

STATE OF WASHINGTON
SNOHOMISH COUNTY SUPERIOR COURT

PACIFIC WATER TECHNOLOGY, LLC, et
al.,

Plaintiffs,

v.

RYAN WEAR, et al.,

Defendants.

No. 24-2-02887-31

JUNE 28, 2024 DECLARATION OF KEVIN
NOONEY

I, Kevin Nooney, declare as follows:

1. I am over the age of 18 and have personal knowledge of the matters set forth in this Declaration. I am competent to testify to these matters and would do so if called upon.

2. I have worked for Creative Technologies full time for 4 years.

3. My position is Investment Relations & Internal Finance.

4. As Investment Relations & Internal Finance, my duties included securing financing for property purchases and for company growth, including working capital and equipment loans.

5. Prior to working for Creative, I worked in the banking industry for over twenty years as a commercial loan officer. In or about 1987, I joined Interwest Bank in Marysville, Washington, as a commercial real estate loan officer. In 1998, I took a position at Colonial

1 Bank Group as commercial loan officer in Bellevue, Washington. In 2000, I took a position
2 as a commercial loan officer for Redmond National Bank, in Redmond, Washington. In
3 approximately 2003, Redmond National was acquired by Venture Bank, which was based
4 in Lacey, Washington. I became the Senior Vice President of Lending for the King County
5 Division of Venture Bank.

6 6. Larry Houk and I met in approximately 1991 through various banking colleagues. In 2005,
7 Houk, then the President of Bank of Washington, hired me as the Senior Lending Officer
8 for the Bank of Washington.

9 7. In 2010, I opened my own consulting company, primarily helping builders work through
10 their real estate lending challenges with local banks. I believe it was around 2012 or later
11 Houk left the Bank of Washington and formed his own company, Northwest Financial
12 Services, through which he was offering loan broker services to the public.

13 8. In or about 2016, I joined First Citizens Bank as a Vice President of Commercial Banking.
14 In or about 2018, I joined Plaza Bank as a Vice President of Commercial Lending. Plaza
15 Bank was acquired shortly after by United Business Bank. Then, in or about 2019, I
16 temporarily joined Harbor Stone Credit Union as a Vice President of Commercial Lending.

17 9. In March 2020, I started working for Ryan Wear and Creative Technologies. In my role for
18 Creative, we engaged Houk to assist Creative and affiliates in obtaining financing, including
19 a \$21.5 million direct business loan from First Fed Bank to Creative through the Federal
20 Reserve's Main Street Lending Program (the "Main Street Loan").

21 10. Houk had a relationship with First Fed Bank, specifically, Kasi O'Leary, First Fed's Vice
22 President of Commercial Lending. First Fed was doing Main Street Loans. As part of the
23 application and underwriting process, we provided substantial financial information for
24 Creative, Summit Management, WaterStation Management, and Ryan Wear and his
25 father, Richard Wear. First Fed ultimately approved us for several loans through the Main
26 Street Program, including \$21.5 million for Creative, \$4 million for WaterStation
27 Management, and \$2.5 million for Summit Ventures.

- 1 11. To the best of my knowledge, the \$2.5 million to Summit Ventures was used to acquire
2 other vending companies, the \$4 million to WaterStation Management was used for
3 equipment purchases, and the Creative loan were used to acquire other manufacturing
4 assets and potentially other real estate assets.
- 5 12. Additionally, in or about February 2021, First Fed agreed to create an equipment lending
6 program for prospective customers of Creative. In particular, Creative agreed to refer
7 potential WaterStation customers to First Fed for financing their sale transactions. First
8 Fed did not make a specific monetary allocation for this program, but agreed to review
9 customer applications case by case according to First Fed's custom loan policy. Previously,
10 we had trouble finding a lender whose conditions we could satisfy completely for a program
11 like this. As a result, First Fed became a key partner whose assistance contributed
12 substantially to many equipment sale transactions to customers.
- 13 13. Houk was the broker on the subsequent equipment loans to customers and I understand
14 that as the loan broker he received commissions for these loans.
- 15 14. Under the terms of Creative's Main Street Loan, my understanding is that interest only
16 payments were required for the first three years, with annual principal pay to follow; I also
17 understand that by sometime in 2022 Creative was required to provide audited financials.
18 I understand that Creative ultimately failed to deliver the required audited financials on
19 time.
- 20 15. As a result, by early 2023, First Fed held Creative in default of the Main Street Loan. I
21 understand that this action forced Creative into negotiations with First Fed to avoid
22 consequences as a result of the default. The Main Street Loan was initially guaranteed by
23 Ryan Wear and Creative. However, in exchange for forbearance of the Main Street Loan,
24 Creative entered into a series of new credit agreements and workout terms with First Fed.
- 25 16. Among these new agreements, First Fed required Creative and several real estate holding
26 companies organized by Wear, including Ideal Property Investments LLC ("Ideal"), to
27 grant First Fed deeds of trust against at least 20 properties if not more, many of which were

1 held by Ideal and were purchased with funds provided by Creative as referenced in my
2 earlier declaration.

3 17. Creative had a similarly close partnership with UniBank that preceded the partnership with
4 First Fed. I had long-standing personal relationships with UniBank loan officer Wan Kim
5 and Chief Credit Officer Sunny Kim. I knew Sunny Kim from my time working at other
6 banks. I knew Wan through the industry. We provided them with substantial financial
7 information prior to referring dozens of customers to UniBank. I understand UniBank
8 made a substantial number of loans to Creative customers, similarly, like First Fed,
9 substantially contributing to these sale transactions. Wan Kim himself was an investor and
10 I understand he was reimbursed by Creative in 2022. Houk also served as the broker for
11 these loans which I understand he received commission from the bank.

12 18. I declare under penalty of perjury of the laws of the state of Washington that the foregoing
13 is true and correct.

14 ///

15 ///

16 Signed this 28 th day of June in Seattle, Washington.

17
18 By: 

19 Kevin Nooney
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APPENDIX B

From	To	Participants Timestamps	Body
+13604606393 ██████	+14259222889 ██████)	+14259222889 ██████ (owner) - Read: 5/2/2022 1:03:39 PM(UTC-7)	Funded on Friday late, sorry I don't get notice earlier
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████	██████ Can we get ██████ funded today. I believe called you on this. First Fed has had the insurance since the 28th of April.
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 5/17/2022 1:58:36 PM(UTC-7)	We are short handed in Doc Prep this week but we are working on Them today. Hope to have them soon.
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:5/17/2022 3:07:56 PM(UTC-7)	Thanks. Please let me know when they are sent
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:5/18/2022 9:55:30 AM(UTC-7)	Please let me know when the documents are sent and thank you again
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 5/18/2022 11:13:22 AM(UTC-7)	Will do! Just asked for another Status update this morning.
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:5/18/2022 11:28:49 AM(UTC-7)	Please get this out today. It very important for cash flow
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 5/18/2022 12:08:53 PM(UTC-7)	Ok. Doing my best to get these asap!
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:5/18/2022 1:11:17 PM(UTC-7)	Any word on this yet?
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 5/18/2022 1:45:44 PM(UTC-7)	We are very close. Doc review just finished
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:5/18/2022 1:46:21 PM(UTC-7)	Awesome. Appreciate the update
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 5/18/2022 2:48:38 PM(UTC-7)	Docs are out for signature! I just signed my part.
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 5/18/2022 2:48:38 PM(UTC-7)	As long as he gets in and signs asap we are prepared to fund today.
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 5/18/2022 2:48:38 PM(UTC-7)	Docs are signed! Working to fund asap. Will be today. Thanks!
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 5/19/2022 6:33:43 AM(UTC-7)	We've funded. Thanks!

From	To	Participants Timestamps	Body
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:5/19/2022 6:33:51 AM(UTC-7)	Thank you
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 5/19/2022 10:27:54 AM(UTC-7)	You're welcome! Hope to have more closing very soon.
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:5/27/2022 1:36:39 PM(UTC-7)	Kasi. Any update on ████████? Have a great Memorial Day weekend
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 5/27/2022 1:38:21 PM(UTC-7)	Hi ████████, we are working on it. Won't be able to find today, hopefully Tuesday. Thanks and you too!
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:5/27/2022 2:09:55 PM(UTC-7)	Thanks
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:5/31/2022 9:14:12 AM(UTC-7)	██████ i. Hope you had a great long weekend. Just checking on the Status of ████████ closing?
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 5/31/2022 9:15:15 AM(UTC-7)	Morning, you too! I actually just forwarded you an email. Doc prep caught something in his formation documents that ████████ needs to address. Shouldn't take long if he gets it to us right away.
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:5/31/2022 3:12:48 PM(UTC-7)	Looks Like ████████ got that back to you earlier. Thanks for keeping me updated
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 5/31/2022 4:19:37 PM(UTC-7)	No problem! I keep checking in with docs too.
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:5/31/2022 6:15:51 PM(UTC-7)	Any update?
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 5/31/2022 6:24:01 PM(UTC-7)	Sorry, not yet.
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 6/1/2022 8:55:22 AM(UTC-7)	Good Morning, docs went out for review this morning. Just need to make a couple corrections and they should be out for signatures later this morning. As long as he signs by this afternoon we should be able to find today.
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 6/1/2022 8:55:22 AM(UTC-7)	Fund, not sure why my phone does that!
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:6/1/2022 8:56:33 AM(UTC-7)	Thanks For keeping me updated.
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 6/1/2022 10:34:24 AM(UTC-7)	NP, docs are out. I just signed. :)
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:6/1/2022 10:36:18 AM(UTC-7)	Sounds awesome. Does that mean it's Funded and closed. We really appreciate it. Should wrap up ████████ today too

██████ / First Fed Text Messages

From	To	Participants Timestamps	Body
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 6/1/2022 11:11:18 AM(UTC-7)	Just waiting on signatures. I will let you know when we fund. Thx!
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:6/1/2022 2:04:39 PM(UTC-7)	██████ i. Just landed and catching my next flight on the run. Did ██████ get that signed?
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 6/1/2022 2:23:51 PM(UTC-7)	Checking in now.
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:6/1/2022 2:23:56 PM(UTC-7)	Thanks
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 6/1/2022 3:29:52 PM(UTC-7)	██████ signed, just waiting for ██████ to sign
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 6/1/2022 3:29:52 PM(UTC-7)	All signed and Approved for funding. I will text you as soon as funds are transferred.
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:6/1/2022 3:30:08 PM(UTC-7)	Thanks.
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 6/1/2022 4:56:02 PM(UTC-7)	We have funded. Thanks!
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:6/1/2022 4:56:25 PM(UTC-7)	Great and awesome.
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:6/1/2022 4:56:59 PM(UTC-7)	Thanks again. I just landed in Houston
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 6/2/2022 3:19:20 PM(UTC-7)	Hey, just wondering. Will you be in town for our meeting tomorrow?
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered:6/9/2022 2:35:16 PM(UTC-7)	██████ i. I talked to ██████ and he will find the account tomorrow morning. Can you send the documents tomorrow morning for him to sign. Let me know
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 6/9/2022 2:36:08 PM(UTC-7)	Ok I will ask. Funding would still depend on insurance. But I'll check on status
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 6/9/2022 3:13:11 PM(UTC-7)	We are close. Will do our best to get docs out tomorrow. Just can't fund until insurance and deposit are received. Thx!
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 6/10/2022 1:52:58 PM(UTC-7)	██████ will call. Can you send me ██████ phone number? All I have is his email.

██████ / First Fed Text Messages

From	To	Participants Timestamps	Body
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:6/10/2022 1:54:25 PM(UTC-7)	██████ here you go
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 6/10/2022 3:38:47 PM(UTC-7)	Thx!
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:6/29/2022 4:48:01 PM(UTC-7)	Can I call you later?
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:6/29/2022 4:48:37 PM(UTC-7)	██████ i. I can call you in 10 minutes?
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 6/29/2022 4:52:51 PM(UTC-7)	Sure! No problem. Just left you a voicemail too.
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:7/7/2022 2:22:56 PM(UTC-7)	██████. Just want to see if we can speed up getting the Docs out to ████████. Let me know if you can help on that
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 7/7/2022 2:23:49 PM(UTC-7)	We are going as fast as possible. But I will see what we can don thx.
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:7/7/2022 2:24:07 PM(UTC-7)	Thank you
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:7/8/2022 10:11:52 AM(UTC-7)	██████ Hope your Friday is going well. Just checking on ████████ and his progress
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 7/8/2022 10:38:42 AM(UTC-7)	Docs are out for internal review shouldn't be long.
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:7/8/2022 10:39:06 AM(UTC-7)	Thank you and awesome as always.
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 7/8/2022 11:28:58 AM(UTC-7)	We can have him sign as early as this afternoon but he hasn't funded account with down payment yet. Will probably fund on Monday assuming we get funds asap.
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:7/8/2022 11:29:53 AM(UTC-7)	He said he was funding that on Thursday. You might have ████████ call him on that. Thanks for all your help
+13604606393 ████████	+14259222889 ████████ (owner)	+14259222889 ████████ (owner) - Read: 7/8/2022 11:30:07 AM(UTC-7)	We have reached out. Thx!
+14259222889 ████████	+13604606393 ████████	+13604606393 ████████ - Delivered:7/8/2022 11:31:00 AM(UTC-7)	I thought he was using his equipment that we bought back as his down payment?

From	To	Participants Timestamps	Body
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 7/8/2022 11:31:29 AM(UTC-7)	There are still fees to pay, etc.
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered: 7/8/2022 11:31:45 AM(UTC-7)	Gotcha.
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 7/11/2022 3:59:38 PM(UTC-7)	██████ just went in to initiate his wire today. He said we should get it tomorrow. ☐
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered: 7/11/2022 4:16:22 PM(UTC-7)	Thank you. We are now getting everything for Nova Springs. Should have that to you tomorrow too
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 7/11/2022 4:24:57 PM(UTC-7)	Liked "Thank you. We are now getting everything for Nova Springs. Should have that to you tomorrow too"
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 7/11/2022 4:24:57 PM(UTC-7)	I'm also working on ██████. His CPA had some concerns we are working to address. I may need to call you tomorrow with some questions.
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 7/12/2022 9:28:38 AM(UTC-7)	Funds received we should be finding ██████ today.
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 7/12/2022 9:28:38 AM(UTC-7)	*funding
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered: 7/12/2022 9:29:27 AM(UTC-7)	My thumbs do the same thing. Thank you. Let me know and call my on that question you had
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered: 7/12/2022 12:17:31 PM(UTC-7)	██████. Any word on ██████?
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 7/12/2022 1:13:43 PM(UTC-7)	Reviewed and approved for funding. Just waiting for loan servicing to let me know it's been funded. Will probably hear from them after lunchtime.
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered: 7/12/2022 3:09:19 PM(UTC-7)	Did they get it funded?
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 7/12/2022 4:46:36 PM(UTC-7)	Yes we are funded. Thx!
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered: 7/12/2022 4:46:47 PM(UTC-7)	Great and thanks
+14259222889 ██████	+13604606393 ██████	+13604606393 ██████ - Delivered: 7/27/2022 10:17:45 AM(UTC-7)	██████ How is Nova Springs coming? I hear they are ready to fund.
+13604606393 ██████	+14259222889 ██████ (owner)	+14259222889 ██████ (owner) - Read: 7/27/2022 10:18:36 AM(UTC-7)	Still waiting for down payment. I'll follow up now.

From	To	Participants Timestamps	Body
+14259222889 [REDACTED]	+13604606393 [REDACTED]	+13604606393 [REDACTED] - Delivered:7/27/2022 10:20:04 AM(UTC-7)	Thanks. I have a question for you too. Do you have time for a call today?
+13604606393 [REDACTED]	+14259222889 [REDACTED] (owner)	+14259222889 [REDACTED] (owner) - Read: 7/27/2022 10:20:24 AM(UTC-7)	Yes. How about 11am?
+14259222889 [REDACTED]	+13604606393 [REDACTED]	+13604606393 [REDACTED] - Delivered:7/27/2022 10:20:39 AM(UTC-7)	That can work
+13604606393 [REDACTED]	+14259222889 [REDACTED] (owner)	+14259222889 [REDACTED] (owner) - Read: 7/27/2022 11:04:52 AM(UTC-7)	Call my cell whenever your free. I'm actually available until about 1
+14259222889 [REDACTED]	+13604606393 [REDACTED]	+13604606393 [REDACTED] - Delivered:7/27/2022 11:13:32 AM(UTC-7)	Call you right back
+13604606393 [REDACTED]	+14259222889 [REDACTED] (owner)	+14259222889 [REDACTED] (owner) - Read: 7/27/2022 3:57:04 PM(UTC-7)	Nova springs forgot how much to send, we resent them the amount needed today. They said they plan to have it to us by Friday.
+14259222889 [REDACTED]	+13604606393 [REDACTED]	+13604606393 [REDACTED] - Delivered:7/28/2022 11:15:59 AM(UTC-7)	Any word from Jeremy in the deposits! [REDACTED] I'm will seeing [REDACTED] today and will make sure he does that. Nova Springs will be funding on Friday?
+13604606393 [REDACTED]	+14259222889 [REDACTED] (owner)	+14259222889 [REDACTED] (owner) - Read: 7/28/2022 12:11:08 PM(UTC-7)	I will check. Still don't have customer funds or insurance
+13604606393 [REDACTED]	+14259222889 [REDACTED] (owner)	+14259222889 [REDACTED] (owner) - Read: 7/28/2022 12:11:08 PM(UTC-7)	And thanks!
+13604606393 [REDACTED]	+14259222889 [REDACTED] (owner)	+14259222889 [REDACTED] (owner) - Read: 7/28/2022 12:11:08 PM(UTC-7)	We will have docs ready today, just need the rest so we can close.
+13604606393 [REDACTED]	+14259222889 [REDACTED] (owner)	+14259222889 [REDACTED] (owner) - Read: 8/30/2022 9:41:29 AM(UTC-7)	Hi [REDACTED], sorry I missed you I'm going to forward your request for the release to [REDACTED]. Call me anytime about water station finance. Thx!
+14259222889 [REDACTED]	+13604606393 [REDACTED]	+13604606393 [REDACTED] - Delivered:8/30/2022 2:19:24 PM(UTC-7)	[REDACTED] Please call me when you get a chance.
+13604606393 [REDACTED]	+14259222889 [REDACTED] (owner)	+14259222889 [REDACTED] (owner) - Read: 8/30/2022 2:24:45 PM(UTC-7)	Just tried to call you back again. Went straight to voicemail
+14259222889 [REDACTED]	+13604606393 [REDACTED]	+13604606393 [REDACTED] - Delivered:9/2/2022 8:48:47 AM(UTC-7)	Can I call you back in 30 minutes?
+13604606393 [REDACTED]	+14259222889 [REDACTED] (owner)	+14259222889 [REDACTED] (owner) - Read: 9/2/2022 9:09:12 AM(UTC-7)	Sure
+14259222889 [REDACTED]	+13604606393 [REDACTED]	+13604606393 [REDACTED] - Delivered:9/2/2022 9:56:29 AM(UTC-7)	I can call you in 5 minutes

From	To	Participants Timestamps	Body
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 9/2/2022 10:05:17 AM(UTC-7)	Sorry, not sure what happened there I saw you called me back but it wouldn't let me pick it up. I'm available for about the next 25 minutes and then I'm going to be tied up for a few hours
+14259222889	+13604606393	+13604606393 - Delivered:10/26/2022 10:44:19 AM(UTC-7)	i. Can you send me a copy of the Kent appraisal. Thanks
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 10/26/2022 10:56:29 AM(UTC-7)	Yes I will get that to you today.
+14259222889	+13604606393	+13604606393 - Delivered:10/26/2022 10:56:37 AM(UTC-7)	Thank you.
+14259222889	+13604606393	+13604606393 - Delivered:3/23/2023 1:45:03 PM(UTC-7)	Can I call you later?
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 3/23/2023 1:45:31 PM(UTC-7)	Yes. I have a call from 3-4 but otherwise I'm available
+14259222889	+13604606393	+13604606393 - Delivered:3/23/2023 1:45:31 PM(UTC-7)	All you in 15 minutes
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 3/23/2023 1:45:37 PM(UTC-7)	Liked " All you in 15 minutes"
+14259222889	+13604606393	+13604606393 - Delivered:4/27/2023 11:12:21 AM(UTC-7)	I sent a email regarding payoffs earlier. I hope you can reduce the prepayment fee on these loans. I will send you email so you can send it to him after I review them.
+14259222889	+13604606393	+13604606393 - Delivered:4/27/2023 11:12:52 AM(UTC-7)	He is the Lender in the RE loans
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 4/27/2023 2:17:51 PM(UTC-7)	OK, I will see what I can do. Thanks.
+14259222889	+13604606393	+13604606393 - Delivered:9/7/2023 4:32:17 PM(UTC-7)	Can I call you later?
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 9/7/2023 4:46:13 PM(UTC-7)	Yes. Thx
+14259222889	+13604606393	+13604606393 - Delivered:9/15/2023 10:10:40 AM(UTC-7); Read: 9/15/2023 11:02:36 AM(UTC-7)	Great talking to you yesterday. Just checking on when you could get that info I requested to me? Hope you have a good weekend too
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 12/21/2023 10:10:20 AM(UTC-8)	Sorry, I can't talk right now.
+14259222889	+13604606393	+13604606393 - Delivered:12/21/2023 10:10:41 AM(UTC-8)	i. Can you give me a call. Thanks

From	To	Participants Timestamps	Body
+13604606393	+14259222889 (owner)	+14259222889 Kevin Nooney (owner) - Read: 12/21/2023 10:24:59 AM(UTC-8)	I'm sorry I can't. I'm away this week. If you have something urgent please call
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 12/21/2023 10:24:59 AM(UTC-8)	
+14259222889	+13604606393	+13604606393 - Delivered:12/21/2023 11:02:36 AM(UTC-8)	If you could give a quick call that would be great.
+14259222889	+13604606393	+13604606393 - Delivered:12/21/2023 11:02:49 AM(UTC-8)	is on Vacation too
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 12/21/2023 11:31:02 AM(UTC-8)	I really can't talk today. I'm busy with my family. has number. He is in charge, best to talk to him.
+14259222889	+13604606393	+13604606393 - Delivered:12/21/2023 11:32:04 AM(UTC-8)	Thank you.
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 7/29/2022 8:34:49 AM(UTC-7)	Morning! Now Nova springs is saying they will wire funds Monday. Still waiting on insurance too.
+14259222889			I thought they had a rate lock expiring?
+14259222889			Is following up on insurance. It usually take about 4 days?
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 7/29/2022 8:53:14 AM(UTC-7)	I think we are ok on the rate. followed up on insurance again this morning.
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 7/29/2022 8:53:14 AM(UTC-7)	said they just need to tell him the date to start.
+14259222889			Thanks
+14259222889			mentioned that the Nova Springs loan had funded?
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 7/29/2022 12:37:34 PM(UTC-7)	No, they went out for signatures.
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 7/29/2022 12:37:34 PM(UTC-7)	We were thinking they would find today but then the Borrower had questions and said they won't be wiring funds until Monday.
+13604606393	+14259222889 (owner)	+14259222889 (owner) - Read: 8/2/2022 10:49:28 AM(UTC-7)	Looks like Nova Springs will fund today. Thanks!
+14259222889			Thanks .